



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of: McKenney et al.

Confirmation No.: 3096

Application No.: 09/657,622

Group Art Unit: 3621

Filed: September 8, 2000

Examiner: Backer, F.

For: SYSTEM AND METHOD FOR PROVIDING
PAYMENT SERVICES IN ELECTRONIC
COMMERCE

Attorney Docket No.: 807250-
999024

RESPONSE TO OFFICE ACTION UNDER 37 C.F.R. § 1.116

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed November 4, 2003, please reconsider the rejection of the pending claims in the above-identified application in view of the Remarks presented herein:

Pending Claims are listed beginning on page 2 of this paper.

Remarks begin on page 6 of this paper.